

**IN THE UNITED STATES DISTRICT COURT
FOR THE MIDDLE DISTRICT OF ALABAMA
EASTERN DIVISION**

| | | |
|--------------------------|---|------------------------------------|
| George D. McCARLEY, |) | |
| |) | |
| Plaintiff, |) | |
| |) | Civil Action No. 3:06-cv-00091-MEF |
| v. |) | Lead Case |
| |) | |
| HOUSEHOLD FINANCE |) | |
| CORPORATION III, et al., |) | |
| |) | |
| Defendants. |) | |

Response to Plaintiff's Motion for Default Judgment/Sanctions

Defendants, Household Finance Corporation III, HSBC Finance Corporation, HSBC Gr. Corp., Household International, Inc., and HSBC Mortgage Services, Inc., respond to plaintiff's "Motion for Default Judgment/Sanctions Bad Faith Actions of Defendant" as follows:

1. The October 10, 2007, Order and Recommendation of the Magistrate Judge referred to in the plaintiff's motion merely required that any objections to the Recommendation be filed by October 25, 2006. No action was required by one not wishing to object to the Recommendation. Moreover, service of process had not been effected upon these defendants at that time.

2. Rule 56(g) has no application here, as the plaintiff has not filed a motion for summary judgment.

/s/ George R. Parker

George R. Parker (PAR086)
Bradley Arant Rose & White LLP
The Alabama Center for Commerce
401 Adams Avenue, Suite 780
Montgomery, AL 36104
(334) 956-7700

Attorney for Defendants
Household Finance Corporation III,
HSBC Finance Corporation,
HSBC Gr. Corp.,
Household International, Inc.,
and HSBC Mortgage Services, Inc.

OF COUNSEL:

BRADLEY ARANT ROSE & WHITE LLP
The Alabama Center for Commerce
401 Adams Avenue, Suite 780
Montgomery, AL 36104
(334) 956-7700

CERTIFICATE OF SERVICE

I hereby certify that I have, on this the 15th day of March, 2007, served a correct copy of the foregoing upon the following by placing the same in the United States Mail, properly addressed and postage prepaid:

George D. McCarley
216B Chestnut Street
Roanoke, AL 36274

/s/ George R. Parker

OF COUNSEL